

Fill in this information to identify your case:

United States Bankruptcy Court for the:
NORTHERN DISTRICT OF ILLINOIS

Case number (if known): _____ Chapter you are filing under:

- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if

a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the

spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Ponciano

First Name

S.

Middle Name

Chan

Last Name

Bring your picture

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

Nenita

First Name

H.

Middle Name

Chan

Last Name

Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First Name

First Name

Middle Name

Middle Name

Last Name

Last Name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 4 0 2 0

OR

9xx - xx - _____

xxx - xx - 3 0 2 8

OR

9xx - xx - _____

Debtor 1	Ponciano	S.	Chan	Case number (if known) _____
	First Name	Middle Name	Last Name	
About Debtor 1:				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		<input checked="" type="checkbox"/> I have not used any business names or EINs <input checked="" type="checkbox"/> I have not used any business names or EINs.		
		Business name	Business name	
		Business name	Business name	
		Business name	Business name	
		EIN — — — — —	EIN — — — — —	
		EIN — — — — —	EIN — — — — —	
5. Where you live				
2158 N. Natchez Ave. Number Street Apt. 1S <hr/>				
Chicago IL 60707 City State ZIP Code Cook County				
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.				
Number Street <hr/> P.O. Box <hr/> City State ZIP Code				
If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to you at this mailing address.				
Number Street <hr/> P.O. Box <hr/> City State ZIP Code				
6. Why you are choosing this district to file for bankruptcy				
Check one:				
<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district				
<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)				
<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district				
<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)				

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under
- Check one:* (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
- Chapter 7
 - Chapter 11
 - Chapter 12
 - Chapter 13

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

8. How you will pay the fee

- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your
- I need to pay the fee in installments.** You choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A).
- I request that my fee be waived.** You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the

9. Have you filed for bankruptcy within the last 8 years?

- No
 Yes.

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

District _____ When _____ Case number _____
MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- No
 Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

Debtor _____ Relationship to you _____

District _____ When _____ Case number, _____
MM / DD / YYYY if known

11. Do you rent your residence?

- No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your

- No. Go to line 12.
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A)

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 3: Report About Any Businesses You Own as a Sole Proprietor

- 12. Are you a sole proprietor of any full- or part-time business?**

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one

- No. Go to Part 4.
 Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

- 13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs**

For example, do you own perishable goods, or livestock that must be fed, or a building that needs

- No
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Debtor 1	Ponciano	S.	Chan	Case number (if known) _____
	First Name	Middle Name	Last Name	

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before

I filed this bankruptcy petition, and I received a Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before

I filed this bankruptcy petition, but I do not have Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency,

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before

I filed this bankruptcy petition, and I received a Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before

I filed this bankruptcy petition, but I do not have Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency,

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?
- 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- No. Go to line 16b.
 Yes. Go to line 17.
- 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- No. Go to line 16c.
 Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.
-
17. Are you filing under Chapter 7?
- No. I am not filing under Chapter 7. Go to line 18.
- Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- No
 Yes
18. How many creditors do you estimate that you owe?
- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
19. How much do you estimate your assets to be worth?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
20. How much do you estimate your liabilities to be?
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 **Ponciano** **S.** **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this

X /s/ Ponciano S. Chan _____

Ponciano S. Chan, Debtor 1

Executed on 10/05/2016

MM / DD / YYYY

X /s/ Nenita H. Chan _____

Nenita H. Chan, Debtor 2

Executed on 10/05/2016

MM / DD / YYYY

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

For your attorney, if you are represented by one I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about

If you are not represented by an attorney, you do not need to file this page. eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to

X /s/ Mark R. Schottler
Signature of Attorney for Debtor

Date **10/05/2016**
MM / DD / YYYY

Mark R. Schottler

Printed name

Schottler & Associates

Firm Name

7222 W. Cermak

Number Street

Suite 701

North Riverside
City

IL
State **60546**
ZIP Code

Contact phone **(708) 442-5599** Email address _____

6238871
Bar number State _____

Fill in this information to identify your case and this filing:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Nenita	H.	Chan
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

1.1.

Sheraton Vistana Time Share

County _____

What is the property?

Check all that apply.

- Single-family home
- Duplex or multi-unit building
- Condominium or cooperative
- Manufactured or mobile home
- Land
- Investment property
- Timeshare
- Other Time Share

Who has an interest in the property?

Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here..... →

\$2,500.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? List all vehicles you own that someone else drives. If you lease a vehicle, also report it. Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
- Yes

Debtor 1	Ponciano	S.	Chan	Case number (if known) _____
	First Name	Middle Name	Last Name	

3.1. Make:	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claim on Schedule D: Creditors Who Have Claims Secured by Property.		
Model:	<input type="checkbox"/> Debtor 1 only			
Year:	<input type="checkbox"/> Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
Approximate mileage:	<input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only	\$10,000.00		
Other information: 2012 Hyundai Elantra	<input type="checkbox"/> At least one of the debtors and another			
	<input checked="" type="checkbox"/> Check if this is community property (see instructions)			

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

\$10,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No
 Yes. Describe Ordinary furniture, appliances, electronics, etc. **\$1,500.00**

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No
 Yes. Describe _____

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No
 Yes. Describe _____

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No
 Yes. Describe _____

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- No
 Yes. Describe _____

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- No
 Yes. Describe **\$650.00**

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No

Yes. Describe Costume jewelry, watch

\$500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No

Yes. Describe _____

14. Any other personal and household items you did not already list, including any health aids you did not list

No

Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here..... →

\$2,650.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No

Yes..... Cash:

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No

Yes..... Institution name:

17.1. Checking account: TCF checking account \$20,000.00

17.2. Savings account: \$500.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Yes..... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

Yes. Give specific information about them..... Name of entity:

% of ownership:

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

No

Yes. Give specific information about them..... Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

No

Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

No

Yes..... Institution name or individual:

Security deposit on rental unit: \$1,400.00

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

No

Yes..... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

No

Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

No

Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

No

Yes. Give specific information about them

Money or property owed to you?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

No

Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: \$0.00

State: \$0.00

Local: \$0.00

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

No

Yes. Give specific information

Alimony: \$0.00

Maintenance: \$0.00

Support: \$0.00

Divorce settlement: \$0.00

Property settlement: \$0.00

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No

Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

No

Yes. Name the insurance company of each poli

and list its value..... Company name:

Beneficiary:

Surrender or refund value:

Prudential Whole Life Insurance Policy	Ponciano Chan	\$3,332.04
		\$1,287.09
Prudential Whole Life Policy	Nenita Chan	\$78,279.75

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

No

Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

No

Yes. Describe each clair

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

No

Yes. Describe each clair

35. Any financial assets you did not already list

No

Yes. Give specific inform

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$104,798.88

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

No. Go to Part 6.

Yes. Go to line 38.

Debtor 1 **Ponciano S. Chan** Case number (if known) _____

First Name Middle Name Last Name

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- No
 Yes. Describ _____

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No
 Yes. Describ _____

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
 Yes. Describ _____

41. Inventory

- No
 Yes. Describ _____

42. Interests in partnerships or joint ventures

- No
 Yes. Describe Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

- No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe _____

44. Any business-related property you did not already list

- No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

\$0.00

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No
 Yes.. _____

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

48. Crops--either growing or harvested

- No _____
 Yes. Give specific information..... _____

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No _____
 Yes.. _____

50. Farm and fishing supplies, chemicals, and feed

- No _____
 Yes.. _____

51. Any farm- and commercial fishing-related property you did not already list

- No _____
 Yes. Give specific information..... _____

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No _____
 Yes. Give specific information. _____

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2..... → \$2,500.00

56. Part 2: Total vehicles, line 5 \$10,000.00

57. Part 3: Total personal and household items, line 15 \$2,650.00

58. Part 4: Total financial assets, line 36 \$104,798.88

59. Part 5: Total business-related property, line 45 \$0.00

60. Part 6: Total farm- and fishing-related property, line 52 \$0.00

61. Part 7: Total other property not listed, line 54 \$0.00

62. Total personal property. Add lines 56 through 61..... \$117,448.88 Copy personal property total → \$117,448.88

63. Total of all property on Schedule A/B Add line 55 + line 62..... \$119,948.88

Fill in this information to identify your case:			
Debtor 1	Ponciano First Name	S. Middle Name	Chan Last Name
Debtor 2 (Spouse, if filing)	<input type="text"/> First Name	<input type="text"/> Middle Name	<input type="text"/> Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known)	<input type="text"/>		

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If additional space is needed, fill out and attach to this page as many *Additional Pages* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so

is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.**

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.**

Brief description of the property and line on Schedule A that lists this property **Current value of the portion you** **Amount of the exemption you claim** **Specific laws that allow exemption**

Copy the value from *Check only one box*
Schedule A/B for

Brief description: Sheraton Vistana Time Share
Orlando, Florida \$2,500.00 \$2,500.00
 100% of fair
market
value, up to any
Line from Schedule A/B: 1.1

Brief description: 2012 Hyundai Elantra \$10,000.00 \$2,400.00
Line from Schedule A/B: 3.1 100% of fair market value, up to any

- 3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
Brief description: Ordinary furniture, appliances, electronics, etc.	\$1,500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B: <u>6</u>			
Brief description: Ordinary Clothing	\$650.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(a), (e)
Line from Schedule A/B: <u>11</u>			
Brief description: Costume jewelry, watch	\$500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B: <u>12</u>			
Brief description: Chase savings account	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(b)
Line from Schedule A/B: <u>17.2</u>			
Brief description: TCF checking account	\$20,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any	
Line from Schedule A/B: <u>17.1</u>			
Brief description: Security deposit on rental unit	\$1,400.00	<input checked="" type="checkbox"/> \$1,400.00 <input type="checkbox"/> 100% of fair market value, up to any	
Line from Schedule A/B: <u>22</u>			
Brief description: Prudential Whole Life Insurance Policy	\$3,332.04	<input checked="" type="checkbox"/> \$3,332.04 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(f)
Line from Schedule A/B: <u>31</u>			
Brief description: Allstate Whole Life Insurance Policy	\$1,287.09	<input checked="" type="checkbox"/> \$1,287.09 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(f)
Line from Schedule A/B: <u>31</u>			
Brief description: Prudential Whole Life Policy	\$78,279.75	<input checked="" type="checkbox"/> \$78,279.75 <input type="checkbox"/> 100% of fair market value, up to any	735 ILCS 5/12-1001(f)
Line from Schedule A/B: <u>31</u>			

Fill in this information to identify your case:

Debtor 1

First Name	Middle Name	Last Name
------------	-------------	-----------

Debtor 2

Nenita	H.	Chan
---------------	-----------	-------------

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the **NORTHERN DISTRICT OF ILLINOIS**

Case number
(if known)

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Properly fill out and attach to this page as many *Property Additional Pages* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so

is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from Schedule A/B for *Check only one box*

Brief description: Sheraton Vistana Time Share Orlando, Florida	\$2,500.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any
---	------------	---

Brief description: 2012 Hyundai Elantra	\$10,000.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any
--	-------------	---

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Debtor 2 **Nenita**
First Name **H.**
Middle Name **Chan**
Last Name Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property Current value of the portion you own Amount of the exemption you claim Specific laws that allow exemption

Brief description: Ordinary furniture, appliances, electronics, etc.
Line from Schedule A/B: 6 Copy the value from *Check only one box* *Schedule A/B* for
\$1,500.00 \$0.00 735 ILCS 5/12-1001(b)
 100% of fair market value, up to any

Brief description: Ordinary Clothing
Line from Schedule A/B: 11 \$650.00 \$0.00 735 ILCS 5/12-1001(a), (e)
 100% of fair market value, up to any

Brief description: Costume jewelry, watch
Line from Schedule A/B: 12 \$500.00 \$0.00 735 ILCS 5/12-1001(b)
 100% of fair market value, up to any

Brief description: Chase savings account
Line from Schedule A/B: 17.2 \$500.00 \$0.00 735 ILCS 5/12-1001(b)
 100% of fair market value, up to any

Brief description: TCF checking account
Line from Schedule A/B: 17.1 \$20,000.00 \$0.00
 100% of fair market value, up to any

Brief description: Security deposit on rental unit
Line from Schedule A/B: 22 \$1,400.00 \$0.00
 100% of fair market value, up to any

Brief description: Prudential Whole Life Insurance Policy
Line from Schedule A/B: 31 \$3,332.04 \$0.00 735 ILCS 5/12-1001(f)
 100% of fair market value, up to any

Brief description: Allstate Whole Life Insurance Policy
Line from Schedule A/B: 31 \$1,287.09 \$0.00 735 ILCS 5/12-1001(f)
 100% of fair market value, up to any

Brief description: Prudential Whole Life Policy
Line from Schedule A/B: 31 \$78,279.75 \$0.00 735 ILCS 5/12-1001(f)
 100% of fair market value, up to any

Fill in this information to identify your case:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2	Nenita	H.	Chan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form.

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in

Column A Amount of claim	Column B Value of collateral Do not deduct the portion that supports this value of collateral	Column C Unsecured portion If any
-----------------------------	---	---

2.1	Describe the property that secures the claim: Hyundai Motor Finance Creditor's name PO BOX 20829 Number Street	\$4,400.00	\$10,000.00
-----	--	------------	-------------

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)
 Purchase Money Security Interest

Who owes the debt? Check one.
 Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Date debt was incurred _____ Last 4 digits of account number 6 0 3 2

Add the dollar value of your entries in Column A on this page. Write that number here:

\$4,400.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$4,400.00

Fill in this information to identify your case:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2	Nenita	H.	Chan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known)			<input type="checkbox"/> Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed on Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. A creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
\$3,500.00	\$3,500.00	\$0.00

2.1

Schottler & Associates

Priority Creditor's Name

7222 W. Cermak

Number Street

Suite 701

Last 4 digits of account number _____

When was the debt incurred? 12/29/2014

As of the date you file, the claim is:

- Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify Attorney fees for this case

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each

claim listed, identify what

type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim,

Total claim

4.1

\$3,785.23

American Express
 Nonpriority Creditor's Name
PO BOX 981535
 Number Street

Last 4 digits of account number **1 0 0 0**

When was the debt incurred? _____

As of the date you file, the claim **0**. Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

4.2

\$10,039.18

AT&T Universal Card
 Nonpriority Creditor's Name
c/o Citibank
 Number Street
PO Box 6241

Last 4 digits of account number **9 1 7 1**

When was the debt incurred? _____

As of the date you file, the claim **0**. Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify Credit Card

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

\$12,420.85

Bank of America
 Nonpriority Creditor's Name
PO BOX 15026
 Number Street

Last 4 digits of account number 9 4 1

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19850-5026
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Credit Card

Is the claim subject to offset?

- No
- Yes

4.4

\$5,508.11

Bank of America
 Nonpriority Creditor's Name
PO BOX 15026
 Number Street

Last 4 digits of account number 8 4 7 2

When was the debt incurred? _____

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Wilmington DE 19850-5026
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify Credit Card

Is the claim subject to offset?

- No
- Yes

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5

\$1,563.30

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy Department

Number Street

PO Box 85167

Richmond VA **23285-5167**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **8 3 7 8**

When was the debt incurred? _____

As of the date you file, the claim is _____

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

4.6

\$1,389.06

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy Department

Number Street

PO Box 85167

Richmond VA **23285-5167**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **7 5 7 3**

When was the debt incurred? _____

As of the date you file, the claim is _____

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.7 **\$10,376.89**

Chase
 Nonpriority Creditor's Name
Customer Service
 Number Street
PO BOX 15299

Wilmington DE 19850-5299
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **8 7 1 1**

When was the debt incurred? _____

As of the date you file, the claim is:

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

\$5,636.47

Chase
 Nonpriority Creditor's Name
Customer Service
 Number Street
PO BOX 15299

Wilmington DE 19850-5299
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **7 7 1 2**

When was the debt incurred? _____

As of the date you file, the claim is:

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 **Ponciano** First Name **S.** Middle Name **Chan** Last Name Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

\$8,013.45

4.9		Total claim
Chase Nonpriority Creditor's Name Customer Service Number Street PO BOX 15299		Last 4 digits of account number <u>9</u> <u>3</u> <u>2</u> <u>5</u>
		When was the debt incurred? _____
		As of the date you file, the claim is: <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card		
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
Check if this claim is for a community debt <input type="checkbox"/>		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

\$5,229.40

4.10		Total claim
Citicards Nonpriority Creditor's Name PO BOX 6004 Number Street		Last 4 digits of account number <u>0</u> <u>3</u> <u>6</u> <u>5</u>
		When was the debt incurred? _____
		As of the date you file, the claim is: <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card		
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
Check if this claim is for a community debt <input type="checkbox"/>		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.11		\$11,651.64
Discover <small>Nonpriority Creditor's Name</small> PO BOX 15316 <small>Number Street</small>		<small>Last 4 digits of account number</small> 1 7 0 0 <small>When was the debt incurred?</small> _____ <small>As of the date you file, the claim is:</small> <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Wilmington DE 19850-5316 <small>City State ZIP Code</small>		<small>Type of NONPRIORITY unsecured claim:</small> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
4.12 PNC Bank <small>Nonpriority Creditor's Name</small> One Financial Parkway <small>Number Street</small> Mail Code Z1-YB43-02-1 <small>City</small>		<small>Last 4 digits of account number</small> 9 3 8 9 <small>When was the debt incurred?</small> _____ <small>As of the date you file, the claim is:</small> <input checked="" type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Kalamazoo MI 49009 <small>City State ZIP Code</small>		<small>Type of NONPRIORITY unsecured claim:</small> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another Check if this claim is for a community debt <input type="checkbox"/> Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.13 **\$4,168.15**

Sears
 Nonpriority Creditor's Name
Citicards
 Number Street
PO BOX 6286

Sioux Falls SD **57117-6286**
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **3 2 5 1**

When was the debt incurred? _____

As of the date you file, the claim is:

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

4.14 **\$12,014.76**

US Bank
 Nonpriority Creditor's Name
PO Box 108
 Number Street

Saint Louis MO **63166**
 City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Last 4 digits of account number **7 5 4 8**

When was the debt incurred? _____

As of the date you file, the claim is:

- Contingent
- Unliquidated
- Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.15		\$135.27
Westlake Hospital Nonpriority Creditor's Name		Last 4 digits of account number <u>0</u> <u>2</u> <u>2</u> <u>3</u>
Attn: Billing/Collections Number Street		When was the debt incurred?
1225 W. Lake Street		As of the date you file, the claim is:
Melrose Park IL 60160 City State ZIP Code		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bills		

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified

Alliance One Name 4850 Street Road Number Street Suite 300	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Citibank <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Trevose PA 19053 City State ZIP Code	Last 4 digits of account number 3 2 8 2
American Recovery Service Inc. Name 555 St. Charles Drive, Suite 100 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - American Express <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Thousand Oaks CA 91360 City State ZIP Code	Last 4 digits of account number 1 0 0 0
ARS National Services Inc. Name 960 S. Andreasen Dr. Number Street Suite B	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Citibank <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Escondido CA 92029 City State ZIP Code	Last 4 digits of account number _____
Central Credit Services, LLC Name PO BOX 2091 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for- Amex <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
St. Charles MO 63302 City State ZIP Code	Last 4 digits of account number 3 7 7 0
Client Services, Inc. Name 3451 Harry S. Truman Blvd. Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Discover <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
St. Charles MO 63301 City State ZIP Code	Last 4 digits of account number 7 9 6 2

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Estate Information Services, LLC Name EIS Collections Number Street PO BOX 1730	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Discover <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Reynoldsburg OH 43068 City State ZIP Code	Last 4 digits of account number 7 9 9 4
Internal Revenue Service Name PO BOX 7346 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Taxes <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Philadelphia PA 19101-7346 City State ZIP Code	Last 4 digits of account number _____
LTD Financial Services, L.P. Name 7322 Southwest Freeway, Suite 1600 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Chase <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Bank
Houston TX 77074-2053 City State ZIP Code	Last 4 digits of account number 3 3 4 2
Northland Group Name PO BOX 390905 Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Citibank <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Minneapolis MN 55439 City State ZIP Code	Last 4 digits of account number 3 5 5 1
U S DEPT OF EDUCATION Name 830 1st St NE Rm 111G5 Number Street Washington, DC-20002-8019	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Student Loan <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
City State ZIP Code	Last 4 digits of account number _____
Van Ru Credit Corporation Name 1350 E Touhy Ave Ste 100 E Number Street	On which entry in Part 1 or Part 2 did you list the original creditor? Line _____ of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims Collecting for - Discover <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims
Des Plaines IL 60018-3307 City State ZIP Code	Last 4 digits of account number 8 8 2 5

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
Total claims from Part 1	
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. <u>\$3,500.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$3,500.00</u>

	Total claim
Total claims from Part 2	
6f. Student loans	6f. <u>\$0.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. <u>\$104,655.24</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$104,655.24</u>

Fill in this information to identify your case:

Debtor 1	Ponciano First Name	S. Middle Name	Chan Last Name
Debtor 2 (Spouse, if filing)	Nenita First Name	H. Middle Name	Chan Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known)		<input type="checkbox"/> Check if this is an amended filing	

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases listed are not otherwise listed in Schedule A/B (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease State what the contract or lease is for

Fill in this information to identify your case:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2	Nenita	H.	Chan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number _____			

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible.

If

two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
 No
 Yes
2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
 No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1	Rachelle Hobley
	Name
	2158 N. Natchez Ave.
	Number Street
	Apt. 1S
	Chicago
	City
	IL
	State
	60707
	ZIP Code

<input type="checkbox"/> Schedule D, line _____
<input checked="" type="checkbox"/> Schedule E/F, line 5.10
<input type="checkbox"/> Schedule G, line _____
US DEPT OF EDUCATION

Fill in this information to identify your case:

Debtor 1	Ponciano First Name	S. Middle Name	Chan Last Name
Debtor 2 (Spouse, if filing)	Nenita First Name	H. Middle Name	Chan Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known)			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
Occupation	Retired	
Employer's name		
Employer's address	Number Street	Number Street
	_____	_____
	_____	_____
	_____	_____
City	State Zip Code	City State Zip Code

How long employed there? _____

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. _____ \$0.00	_____ \$0.00
3. Estimate and list monthly overtime pay.	3. + _____ \$0.00	_____ \$0.00
4. Calculate gross income Add line 2 + line 3.	4. _____ \$0.00	_____ \$0.00

Debtor 1	S.	Chan	Case number (if known)		
First Name	Middle Name	Last Name			
			<u>For Debtor 1</u>	<u>For Debtor 2 or non-filing spouse</u>	
Copy line 4 here ➔			4. \$0.00	\$0.00	
5. List all payroll deductions:			5a. \$0.00	\$0.00	
5b. Mandatory contributions for retirement plans			5b. \$0.00	\$0.00	
5c. Voluntary contributions for retirement plans			5c. \$0.00	\$0.00	
5d. Required repayments of retirement fund loans			5d. \$0.00	\$0.00	
5e. Insurance			5e. \$0.00	\$0.00	
5f. Domestic support obligations			5f. \$0.00	\$0.00	
5g. Union dues			5g. \$0.00	\$0.00	
5h. Other deductions. Specify: _____			5h.+ \$0.00	\$0.00	
6. Add the payroll deductions Add lines 5a + 5b + 5c + 5d + 5e + 5f + 6. 5g + 5h.			\$0.00	\$0.00	
7. Calculate total monthly take-home pay Subtract line 6 from line 4. 7.			\$0.00	\$0.00	
8. List all other income regularly received:			8a. \$0.00	\$0.00	
8a. Net income from rental property and from operating a Attach a statement for each property and business showing gross receipts, ordinary and necessary business			8b. \$0.00	\$0.00	
8b. Interest and dividends			8c. \$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, or a Include alimony, spousal support, child support, maintenance,			8d. \$0.00	\$0.00	
8d. Unemployment compensation			8e. \$916.00	\$0.00	
8e. Social Security			8f. \$0.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Specify: _____			8g. \$0.00	\$0.00	
8g. Pension or retirement income			8h. \$0.00	\$0.00	
8h. Other monthly income. Specify: _____			8h.+ \$0.00	\$0.00	
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.			\$916.00	\$4,794.27	
10. Calculate monthly income Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			10. \$916.00	+ \$4,794.27	= \$5,710.27
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			Specify: _____	11. \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.			12. \$5,710.27		
13. Do you expect an increase or decrease within the year after you file this form?			Combined monthly income		
<input checked="" type="checkbox"/> No. None. <input type="checkbox"/> Yes. Explain: _____					

Fill in this information to identify your case:

Debtor 1	Ponciano First Name	S. Middle Name	Chan Last Name
Debtor 2 (Spouse, if filing)	Nenita First Name	H. Middle Name	Chan Last Name
United States Bankruptcy Court for the NORTHERN DISTRICT OF ILLINOIS			
Case number (if known) _____			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write

Part 1: Describe Your Household

1. Is this a joint case?

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.	<input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names.					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

4. The rental or home ownership expenses for your residence.

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

- 4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

Your expenses

4.	\$1,450.00
4a.	
4b.	
4c.	
4d.	

Debtor 1 Ponciano First Name	S. Middle Name	Chan Last Name	Case number (if known) _____
Your expenses			
5. Additional mortgage payments for your residence , as home equity loans	5.		
6. Utilities:			
6a. Electricity, heat, natural gas	6a.	\$300.00	
6b. Water, sewer, garbage collection	6b.		
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$297.00	
6d. Other. Specify: _____	6d.		
7. Food and housekeeping supplies	7.	\$750.00	
8. Childcare and children's education costs	8.		
9. Clothing, laundry, and dry cleaning	9.	\$175.00	
10. Personal care products and services	10.	\$175.00	
11. Medical and dental expenses	11.	\$500.00	
12. Transportation Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$300.00	
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$25.00	
14. Charitable contributions and religious donations	14.		
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.			
15a. Life insurance	15a.	\$396.00	
15b. Health insurance	15b.		
15c. Vehicle insurance	15c.	\$190.00	
15d. Other insurance. Specify: _____	15d.		
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16.		
17. Installment or lease payments:			
17a. Car payments for Vehicle 1 Hyundai Elantra	17a.	\$360.25	
17b. Car payments for Vehicle 2	17b.		
17c. Other. Specify Pet care, medication	17c.	\$162.00	
17d. Other. Specify: _____	17d.		
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
19. Other payments you make to support others who do not live with you. Specify: _____	19.		

Debtor 1 **Ponciano** **S.** **Chan** Case number (if known) _____
First Name Middle Name Last Name

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- | | |
|---|------------|
| 20a. Mortgages on other property | 20a. _____ |
| 20b. Real estate taxes | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. _____ |
| 20e. Homeowner's association or condominium dues | 20e. _____ |

21. Other. Specify: _____ 21. + _____

22. Calculate your monthly expenses.

- | | |
|---|-----------------------|
| 22a. Add lines 4 through 21. | 22a. _____ \$5,080.25 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. _____ \$5,080.25 |

23. Calculate your monthly net income.

- | | |
|---|-------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. _____ \$5,710.27 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. - _____ \$5,080.25 |
| 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. | 23c. _____ \$630.02 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage

No.
 Yes.

Explain here:
None.

Fill in this information to identify your case:

Debtor 1 **Ponciano S. Chan**
First Name Middle Name Last Name

Debtor 2 **Nenita H. Chan**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the **NORTHERN DISTRICT OF ILLINOIS**

Case number _____

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$2,500.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$117,448.88
1c. Copy line 63, Total of all property on Schedule A/B.....	\$119,948.88

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D..... \$4,400.00

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... \$3,500.00

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... + \$104,655.24

Your total liabilities \$112,555.24

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I..... \$5,710.27

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J..... \$5,080.25

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income, copy your total current monthly income from Official Form 122A-1 Line 10, Form 122B Line 10, or Form 122C-1 Line 14.

\$6,260.20

9. Copy the following special categories of claims from Part 4, line 6e, Schedule E/F:

Total claim

From Part 4 or Schedule E/F copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) +	\$0.00
9g. Total. Add lines 9a through 9f.	\$0.00

Fill in this information to identify your case:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Nenita	H.	Chan
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are

X /s/ Ponciano S. Chan _____
Ponciano S. Chan, Debtor 1

Date 10/05/2016
MM / DD / YYYY

X /s/ Nenita H. Chan _____
Nenita H. Chan, Debtor 2

Date 10/05/2016
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Ponciano	S.	Chan
	First Name	Middle Name	Last Name
Debtor 2	Nenita	H.	Chan
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the <u>NORTHERN DISTRICT OF ILLINOIS</u>			
Case number (if known) _____			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages,

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1
lived there

Debtor 2:

Dates Debtor 2
lived there

Same as Debtor 1

Same as Debtor 1

2320 N. 25th Ave.

Number Street

From _____

From _____

To 2015

Number Street

To _____

Melrose Park

IL

60164

City

State

ZIP Code

City

State

ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?
(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
 First Name Middle Name Last Name

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of the current year until	<input type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	_____	<input type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	_____
For the last calendar year: (January 1 to December 31 <u>2015</u>) YYYY	<input type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	_____	<input checked="" type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	\$7,453.00
For the calendar year before that: (January 1 to December 31 <u>2014</u>) YYYY	<input type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	_____	<input checked="" type="checkbox"/> Wages, commissions, <input type="checkbox"/> Operating a business	\$117,226.00

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under

No

Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of the current year until	<u>SSI</u> _____	<u>\$8,244.00</u>	<u>Pension</u> _____	<u>\$56,341.80</u>
For the last calendar year: (January 1 to December 31 <u>2015</u>) YYYY	<u>SSI</u> _____	<u>\$10,413.00</u>	<u>Pension</u> _____	<u>\$75,519.00</u>
For the calendar year before that: (January 1 to December 31 <u>2014</u>) YYYY	<u>SSI</u> _____	<u>\$10,413.00</u>	<u>Pension</u> _____	<u>\$3,362.00</u>

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic

- No

- Yes. List all payments to an insider.

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- No

- Yes. List all payments that benefited an insider.

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody

- No

- Yes. Fill in the details.

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No

Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of

No

Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No

Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600

No

Yes. Fill in the details for each gift or contribution.

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire,

No

Yes. Fill in the details.

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No

Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment made
---	-----------------------------------	------------------------

Schottler & Associates

Person Who Was Paid

7222 W. Cermak

Number Street

Suite 701

North Riverside

IL

60546

City

State

ZIP Code

Email or website address

Person Who Made the Payment, if Not You

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property).

No

Yes. Fill in the details.

Jose Ramos
Person Who Received Transfer

9621 Dickens
Number Street

Description and value of any property transferred

2320 N. 25th Ave.
Melrose Park, IL 60164

Describe any property or payments received or debts paid in exchange was made

\$0.00

12/2015

Chicago IL 60164
City State ZIP Code

Person's relationship to you **Son** _____

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage

No

Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

No

Yes. Fill in the details.

Debtor 1 **Ponciano S. Chan** Case number (if known) _____
First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental

- No
 Yes. Fill in the details.

25. Have you notified any governmental unit of any release of hazardous material?

- No
 Yes. Fill in the details.

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and

- No
 Yes. Fill in the details.

Debtor 1 **Ponciano** **S.** **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- A member of a limited liability company (LLC) or limited liability partnership (LLP)
- A partner in a partnership
- An officer, director, or managing executive of a corporation
- An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business?

Include

- No
- Yes. Fill in the details below.

Debtor 1 **Ponciano** S. **Chan** Case number (if known) _____
First Name Middle Name Last Name

Part 12: Sign Below

I have read the answers on the ~~Statement of Financial Affairs~~ and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,

X /s/ Ponciano S. Chan

Ponciano S. Chan, Debtor 1

Date 10/05/2016

X /s/ Nenita H. Chan

Nenita H. Chan, Debtor 2

Date 10/05/2016

Did you attach additional pages ~~Your Statement of Financial Affairs for Individuals Filing for Bankruptcy~~ (Official Form 107)?

No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No
 Yes. Name of person _____

Attach the *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

- You are an individual filing for bankruptcy, and
- Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 -- Liquidation
- Chapter 11 -- Reorganization
- Chapter 12 -- Voluntary repayment plan for family farmers or fishermen
- Chapter 13 -- Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	
\$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form--the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form--sometimes called the *Means Test*--deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If your income is more than the median income

for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167	filing fee
+ \$550	administrative fee
\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

\$200	filing fee
+ \$75	administrative fee
<hr/>	\$275 total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

\$235	filing fee
+ \$75	administrative fee
<hr/>	\$310 total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and local rules of the court.

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms_.html#procedure.

A married couple may file a bankruptcy case together--called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to:

<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury--either orally or in writing--in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

In re Ponciano S. Chan
Nenita H. Chan

Case No. _____

Chapter 13 _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$4,000.00
Prior to the filing of this statement I have received.....	\$500.00
Balance Due.....	<u>\$3,500.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

B2030 (Form 2030) (12/15)

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

10/05/2016

Date

/s/ Mark R. Schottler

Mark R. Schottler
Schottler & Associates
7222 W. Cermak
Suite 701
North Riverside, IL 60546

Bar No. 6238871

/s/ Ponciano S. Chan

Ponciano S. Chan

/s/ Nenita H. Chan

Nenita H. Chan

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION (CHICAGO)

IN RE: Ponciano S. Chan
Nenita H. Chan

CASE NO

CHAPTER 13

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/5/2016

Signature /s/ Ponciano S. Chan
Ponciano S. Chan

Date 10/5/2016

Signature /s/ Nenita H. Chan
Nenita H. Chan

Alliance One
4850 Street Road
Suite 300
Trevose, PA 19053

American Express
PO BOX 981535
El Paso, TX 79998

American Recovery Service Inc.
555 St. Charles Drive, Suite 100
Thousand Oaks, California 91360

ARS National Services Inc.
960 S. Andreasen Dr.
Suite B
Escondido, CA 92029

AT&T Universal Card
c/o Citibank
PO Box 6241
Sioux Falls, SD 57117

Bank of America
PO BOX 15026
Wilmington, DE 19850-5026

Capital One
Attn: Bankruptcy Department
PO Box 85167
Richmond, VA 23285-5167

Central Credit Services, LLC
PO BOX 2091
St. Charles, MO 63302

Chase
Customer Service
PO BOX 15299
Wilmington, DE 19850-5299

Citicards
PO BOX 6004
Sioux Falls, SD 57117-6004

Client Services, Inc.
3451 Harry S. Truman Blvd.
St. Charles, MO 63301

Discover
PO BOX 15316
Wilmington, DE 19850-5316

Estate Information Services, LLC
EIS Collections
PO BOX 1730
Reynoldsburg, OH 43068

Hyundai Motor Finance
PO BOX 20829
Fountain Valley, CA 92728-0829

Internal Revenue Service
PO BOX 7346
Philadelphia, PA 19101-7346

LTD Financial Services, L.P.
7322 Southwest Freeway, Suite 1600
Houston, TX 77074-2053

Northland Group
PO BOX 390905
Minneapolis, MN 55439

PNC Bank
One Financial Parkway
Mail Code Z1-YB43-02-1
Kalamazoo, MI 49009

Rachelle Hobley
2158 N. Natchez Ave.
Apt. 1S
Chicago, IL 60707

Schottler & Associates
7222 W. Cermak
Suite 701
North Riverside, IL 60546

Sears
Citicards
PO BOX 6286
Sioux Falls, SD 57117-6286

U S DEPT OF EDUCATION
830 1st St NE Rm 111G5
Washington, DC-20002-8019

US Bank
PO Box 108
Saint Louis, MO 63166

Van Ru Credit Corporation
1350 E Touhy Ave Ste 100 E
Des Plaines, IL 60018-3307

Westlake Hospital
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